

**GOVERNMENT OF ANDHRA PRADESH  
ABSTRACT**

Loans and Advances – Rain Shadow Areas Development Department – Sanction of House Building Advance of Rs.6,00,000/- to Sri E.Nagaraju, Assistant Section Officer, RSAD Department for construction of House - Orders-Issued

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**RAIN SHADOW AREAS DEVELOPMENT (RS.I) DEPARTMENT**

**G.O.Ms.No. 2**

**Dated:15.03.2011  
Read the following:-**

- 1.G.O.Ms.No.174, Finance (A&L) Department, Dated 15.05.2010
2. G.O.Rt.No.2709, Finance (A&L) Department, Dated 31-05-2010
3. G.O.Rt.No.3629, Finance (A&L) Department, Dated 10-08-2010
4. G.O.Rt.No.4529, Finance (A&L) Department, Dated 28-10-2010
- 5.Application from Sri E.Nagaraju, Assistant Section Officer, dated 03-02-2011

**ORDER:**

Under Article 233-A of the Andhra Pradesh Financial Code Volume-I and the rules for the grant of loans to Government Servants for House Building Purposes, sanction is hereby accorded for an amount of Rs.6,00,000/- (Rupees Six Lakhs Only) to Sri E.Nagaraju, Assistant Section Officer, Rain Shadow Areas Development Department, A.P.Secretariat towards House Building Advance for construction of a House in Plot No.25 , Dream Land, Phase-III, Survey Numbers 461,462,463 and 464 admeasuring 100 sq. yards situated at Sharajipet Village, Alair Revenue Mandal, Nalgonda District subject to the conditions prescribed in the said rules and in addition to the following conditions:

2. The Advance sanctioned in Para 1 above shall be disbursed to Sri E.Nagaraju, Assistant Section Officer, Rain Shadow Areas Development Department as follows:

- i) That an amount equal to 1/3 of the sanctioned advance i.e., Rs. 2,00,000/- (Rupees Two lakhs only) will be payable to him on his mortgaging the site in favour of Government, the site purchased by him along with the house to be built thereon;
- ii) That an amount equal to 1/3<sup>rd</sup> of the sanctioned advance will be payable when the wall reach lintel level;
- iii) That the balance 1/3<sup>rd</sup> of the sanctioned advance will be payable only after the construction of the house has reached roof level and on production of necessary certificate from the competent authority that the Development of the area in which the House built is provide with all facilities such as water supply, lighting, roads, drainage and sewerage.

3. The grant of advance to the above individual for construction of house is subject to the following conditions:-

- i) The construction of the house should be carried out in accordance with the approved plan and specification on the basis of approval given by the competent authority. There shall not be any deviation in construction from the approved plan.
- ii) The construction of the house shall be completed within 18 months from the date of first installment is paid to him. Failure to do so, the loanee shall refund the entire amount together with interest there on. The date of completion must be reported to the Government without any delay.
- iii) On completion of the construction of the house, the grantee shall insure the house against fire, flood, cyclone, lighting year at his own cost for a sum not less than the amount of advance with interest due there on and shall renew the insurance from time to time till the loanee completely repay the loan amount with interest.
- iv) The house must be maintained in good condition with his own cost and he shall continue to pay all local taxes regularly until the advance with interest is paid in full. He shall also keep it free from all encumbrances.

4. The Insurance Policy should be forwarded to Government together with a letter addressed to the Insurance Company with whom the building is insured, notifying to the Company that the Government, are interested in the Policy secured.

5. The advance sanctioned in para one above shall be recovered 192 monthly installments at the rate of Rs.3,125/- per month commencing after 18 months from the date of drawal of first installment or from the month following completion of the house whichever is earlier. The interest on the loan shall be recovered after recovery of

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principal loan amount in 48 equal monthly installments. Any loan amount and interest thereto is found due on the date of superannuation shall be recovered from Gratuity of the loanee.

6. The advance sanctioned in para one above shall carry simple interest @ 5.5% per annum from the actual date of drawal of advance. The actual date of drawl of the installments of advance sanctioned in para-1 above should invariably be intimated to Government promptly soon after the drawl. In case, he does not require the advance sanctioned, it should be reported to the Government immediately as well as to the Accountant General, A.P., Hyderabad.

7. It will be open to the grantee to repay the amount in shorter period, if he desires. In any case, the entire advance together with interest thereon must be repaid in full before the date on which he is due to retire from service.

8. In case the grantee does not repay the balance of the advance together with interest thereon due to the Government on or before the date of his retirement, it shall be open to the Government to enforce the security of the mortgage at any time and recover the balance advance together with interest and cost of recovery by sale of the house or in such other manner as may be permissible under the law.

9. If the grantee ceases to be in service for any reason other than the normal retirement / superannuation, or if he dies before the repayment of the advance with interest in full, the entire outstanding amount of the advance shall become payable to the Government forthwith. Any balance remained unpaid shall be recovered from the retirement gratuity that may be sanctioned to him.

10. The property mortgaged to the Government shall be re-conveyed to him or to his successor-in-interest, as the case may be, after the advance together with interest has been repaid to the Government in full.

11. Sri E.Nagaraju, Assistant Section Officer, RSAD Department is informed that in case he is residing in Government Quarters, he shall vacate the quarters immediately on completion of the construction of the house and that sanction of the HBA does not prevent the Government, from transferring him in the normal course even if the construction of his house is not completed.

12. In terms of Circular Memo No.G-88-08-183-399/A&L/89, Fin. & Plg. (FW-A&L) Dept., dt:20-04-1989, the complete details of sanction of HBA should be entered in the Service Book of the individual. The recoveries made thereof shall be noted in the LPC of the individual when he is repatriated to his parent Department.

13. The expenditure shall be met out of the funds allotted to this Department vide reference 2<sup>nd</sup> to 4<sup>th</sup> cited and shall be debited to "7610 – Loans to Government Servants, M.H.201 House Building Advance – S.H. (05) Loans to Other Officers. 001 – Loans to Other Officers".

14. The spouse of the individual is not a Government servant.

15. The Rain Shadow Areas Development (Claims) Department is directed to draw and disburse the advance to the individual concerned.

16. This order does not require the concurrence of Finance Department as per the orders in force.

**(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)**

**POONAM MALAKONDAIAH**  
**SECRETARY TO GOVERNMENT (FAC)**

To  
Sri E.Nagaraju, Asst. Section Officer, RSAD Dept.,  
The Accountant General, A.P., Hyderabad.  
The Pay & Accounts Officer, A.P., Hyderabad.  
The Dy. Pay & Accounts Officer, Secretariat Br., Hyderabad.  
The RSAD (Claims) Department. (2 copies)

**Copy to:**

S.R of the individual concerned.  
P.S to Secretary to Govt., RSAD Dept.,  
P.A to Dy. Secretary to Govt., RSAD Dept.,  
SF/SCs.

//FORWARDED :: BY ORDER//

SECTION OFFICER